

# The Influence of Social Experience on an Individual's Personal Characteristics Related to Their Intention to Use Social Commerce: The Moderating Effect of Age, Gender, and Experience

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## ABSTRACT

This study highlighted the role of consumers' characteristics and their association with social experience in social commerce (SC) usage. A theoretical model was developed using social exchange and social impact theory to disclose the factors influencing user intention in SC by use of 532 Indonesian respondents. The results showed that the social experience factors were discovered to have enhanced individual personal constructs associated with SC intention, including habit, self-efficacy, and trust. In detail, perceived herd and informational support were found to have both direct and indirect impacts on user intention through individual personality characteristics. In contrast, emotional support has only an indirect effect. Even though prior studies already observe constructs proposed in the theoretical model, the exploration of the extensive association between social experience on the personal element concerning individual intention to use SC has not been adequately addressed. Therefore, it is considered as a contribution of this study toward the body of knowledge.

## KEYWORDS

Moderating Effect, Personal Characteristics, SEM Analysis, Social Commerce, Social Experience

## 1. INTRODUCTION

Several electronic commerce platforms emphasizing transactions as the primary construct have been studied, but Social Commerce (SC) uses different approaches such as social experience and social technology as the central aspect to support commercial activity. Literally, the SC platform refers to the use of the third party of Social Networking Service (SNS) technology to establish social interaction and experience required to support transactions by providing the information needed for commercial decisions (Handarkho, 2020b). Due to the inexpensive and easy operation and maintenance, many sellers in the emerging market, including Indonesia, are using SC to elevate competitive advantage in

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the online market (Greenhouse, 2019). This is also associated with the fact that, in Indonesia, SNS has already become the primary source of information for online commercial activity (Snapcart, 2018). Through this online platform, Indonesian sellers expedite social interaction with and among their customers by posting content and information related to their product and allow them to participate in the related discussion by sharing their review or opinion toward the product or service experience. SC facilitates users to retrieve and share information and knowledge related to product and service from a specific seller through discussion, review, and social interaction with each other and even with the seller (Esmaeili & Hashemi, 2019). Hence, the platform focuses primarily on social experience, while the transaction aspect is secondary (Lu et al., 2016).

Topics related to customer intention to use SC have been explored from several aspects to have a deep understanding concerning the adoption of the platform. However, due to the placement of social experience as a primary focus, it is also essential to explore and analyze the effects of consumers' personal characteristics in the intention to use SC mainly because of their influence on the behavior of users to interact in an online environment (Benson et al., 2019). Moreover, Pagani and Mirabello (2011) also reported there is a possibility the activeness or passiveness of users in their engagement towards an online platform depends on some personal attributes, which, according to Shanmugam et al. (2016), also affected by a social experience they face in the SC. This further strengthens the need to observe the effect of social experience and personal characteristics concerning the intention to involve in social interaction (Alhulail et al., 2019), which, according to Handarkho (2020b), is the primary focus of SC. This study, therefore, tries to highlight and point out the importance of the observation towards the ability of the social experience in SC to induce personal characteristics of Indonesian consumers with respect to their intention to use the platform.

Even though previous literature has addressed social commerce intention from the Personal and Social Experience perspectives, a study that explores explicitly the influence of social experience on the personal element attached to individuals concerning their intention to use SC is still missing. According to Handarkho (2020c), user adoption in SC is mainly affected by community interactions in the platform, which makes the observation on the influence of social interaction aspects toward individual personal in SC adoption cannot be neglected. Therefore, it is considered as a gap that tries to be filled by this research.

In detail, this research specifically focused on consumers' personal characteristics associated with social interaction in SC to explain the customer's intention to use the platform. Some related studies have also been conducted by Zha et al. (2019) and Kim et al. (2020) but with a focus on the SNS in general. This study, however, proposed a model by using the theory of Social Exchange and Social Impact to understand the intention of the customer to participate in social interaction on the SC platform based on personal attributes and social experience. According to social exchange theory, an individual's personal characteristics have a significant role in affecting people's intention to involve in social interaction in specific communities or platforms (Kim et al., 2020). Meanwhile, the Social impact theory proposed by Latane (1981) offers a comprehensive perspective to understand individual social experiences by submitting three measures of impact perceived by an individual in their interaction with others, which are Number, Tie Strength, and Emotional (closeness) (Handarkho, 2020b). In this study, this theory is combined with Social exchange theory to develop the proposed model in this research to understand the relationship between social experience and personal characteristics toward individual intention in SC.

The integration of these two theories, consequently, offers a comprehensive model to explain the influence of social experience on Indonesian customer's personal characteristics in relation to the intention to use SC. Moreover, the analysis of indirect and moderating effects of Age, Experiences, and Gender on the direct predictor of individual intention was considered another contribution due to the limited examination of these effects in previous studies. These, therefore, led to the formulation of three research questions, and these include *a) which factor from the personal characteristics associated with social experience has a significant causal effect on the individual intention to use SC? b) Which*

*factor has a moderating impact on the direct predictor of consumer's intention to use SC? c) How do consumer's personal characteristics in relation to their intention to use SC are affected by social experience in the platform?*

## 2. REVIEW OF RELATED LITERATURE AND HYPOTHESES

Table 1 presents the overview of previous research works associated with the utilization of the individual's personal characteristics to explain behavioral intention to use SC and other online social environments.

Table 1 shows there is no prior study focused on a comprehensive analysis of the influence of social experience on the personal characteristics of the customer in relation to their behavioral intention to use SC even though social interaction is considered a primary element in constructing the platform. Therefore, this study fills this knowledge gap by proposing a comprehensive model

**Table 1. Overview of previous related studies**

The focus of the study	Basic Theory	Exogenous Variable	Intervening Variable	Reference
investigate factors influencing customer loyalty in SC	Variety Seeking & Social Impact theory	Satiation, Hedonic Motivation, Perceived Herd, Life events	Satiation, Hedonic Motivation	Handarkho (2020)
Observing the impact of social support and community factors on customer loyalty and engagement toward SC	Community factors	Social Support, Community Drivenness, Community Identification, Community Trust, Willingness to co-create, Stickiness intention, Repurchase intention, Positive e WOM intention	-	Molinillo et al. (2020)
Examining whether the intent to share knowledge mediates those Personal characteristics and sharing of knowledge	the theories of planned behavior, social identity	Online identity, Web-Specific Self-Efficacy, Knowledge-Creation self-efficacy	Knowledge sharing intention	Kim et al. (2020)
Exploring the impact of information acquisition confidence and social outcome confidence on customer intention to share and search	Customer self-confidence	information acquisition confidence, social outcome confidence	Subjective Knowledge	Abro & Mahmood (2019)
Understanding adaptive information sharing in the microblogging context	Cognitive switching theory	Other people's use, Discrepancies, Deliberate Initiatives	Task Self-efficacy	Zha et al. (2019)
investigating how the purchase intention is affected by social media user traits, cognitive factors, and individual beliefs	Cognitive appraisal & Beliefs and attitudes	Perceived control, Trust, Risk propensity, Trustworthiness, Technical efficacy	-	Benson et al. (2019)
exploring the direct and indirect effects of perceived social distance on eWOM sharing intentions	Social exchange theory	Social distance	Reciprocity expectations, Trust	Yang (2019)
Exploring the interrelationship between trust and social influence in the context of social commerce	Social Exchange theory	Communication, The Information Quality, A company's Reputation, WOM, Long-term Orientation	Trust	Beyari & Abareshi (2018)
investigating the relationship between trust and purchase intentions in social commerce	-	Trust	Familiarity, SC information seeking, Social presence	Hajli et al. (2017)
examining the role of trust and habit in determining users' trust and risk evaluations in developing purchase intentions in SC	Risk deterrence perspective and rational decision-making models	Trust toward member	Perceived Risk, Trust toward website, habit	Farivar et al. (2017)

to investigate how social interaction influences the customer's personal characteristics through the application of Social Exchange and Social Impact theories as the framework.

The table also shows the most used personal construct related to SC intention and which are proposed to be used in the theoretical model to include Trust (Molinillo et al., 2020; Benson et al., 2019; Bevari & Abareshi, 2018; Hajli et al., 2017; Farivar et al., 2017), customer self-confidence also known as self-efficacy (Abro & Mahmood, 2019; Zha et al., 2019; Kim et al., 2020) and Habit (Farivar et al., 2017). These factors are combined with other constructs derived from three attributes of social impact theory, which are Number, tie strength, and emotional, to propose the theoretical framework related to user intention in SC from a personal and social perspective. Even though previous literature has been observing the constructs mentioned above, the examination of the association between social experience on the individual personal characteristics concerning SC intention has not been adequately discussed and addressed, which is considered the research gap this study fill.

This further subsection presents the definition of social commerce used in this study, followed by Indonesian online customer behavior used as respondents to examine the proposed model and theories used to develop the hypotheses.

## **2.1. Social Commerce**

There is no standard description for SC from prior literature; therefore, the definition proposed by Lue et al. (2016) and Esmaeili & Hashemi (2019) was adopted to limit the definition of SC in this study. Hence, SC is explained as an online community platform utilizing Social Network Sites (SNS) from third parties to provide an environment allowing a customer to share and receive information related to commercial activity and purchase decision. This platform helps the vendor establish interaction with their customer and share their experiences with other members regarding seller products and services (Handarkho, 2020b). As previously stated, the significant and primary focus of the SC concept is the social experience, while the transaction is secondary.

## **2.2. Behavior of Indonesian Online Consumers**

According to Lubis et al. (2019), online commercial activity in Indonesia was considered low compared to the number of people in the country, which has been associated with several factors such as Risk and Trust. This has further created a trend where Indonesian consumers first obtain information from several sources before conducting online commercial transactions. Previous studies have reported SNS to be the highest choice source of information, followed by advertising from TV and other online websites and advice from family, friends, or relatives (Snapcart, 2018). Moreover, Pricezagroup (2018) also showed that Indonesian customers assume reviews and testimonials from other buyers would help in making an online transaction decision. This is in line with the findings of the research conducted by Hofstede-Insights (2019) that Indonesian people have a character and tendency to conform with the society they belong. Literally, this means the cultures of the country are more collectivist than individualists, and this means certain benefits are expected from being committed, loyal, or being part of a specific group or community. Hence, with respect to these attributes, this study applied the Social Exchange Theory to explain the effect of personal characteristics on the intention of consumers to participate in social interaction on the SC.

## **2.3. Social Exchange Theory and Customer's Personal Characteristics**

Since social experience in SC is associated with the customer intention to share and obtain information through discussion and communication, this study adopted Social Exchange Theory as a groundwork to determine individual personal characteristics related to the social activities of Indonesian SC consumers. The theory showed that people share information with others to expect future returns (Yang, 2019). It is simply explained to be the future 'investment' to obtain expected benefits (Chou & Hsu, 2016). In a community context, the theory specifically mentioned that social exchanges between

people involve individual personal characteristics that contribute to establishing social connections, such as trust, emotions, feelings, and not limited to the ‘economy’ perspective only (Stafford, 2008).

Based on this theory, factors from individual personal characteristics affecting the intention to participate in social exchange activity of SC were proposed, and one of those with a substantial effect on sharing of knowledge is self-efficacy (Kim et al., 2020). This construct was described as the level of individual confidence and judgment toward initiating and maintaining social interaction with others (Zha et al., 2019). According to Yang et al. (2016), people with this factor are usually focused on helping others with a motive to receive favorable benefits in return. It is also supported by Kim et al. (2020) that establish this personal factor as a significant construct that motivates individuals to involve in sharing activity, including in the online community. Consequently, a consumer with high self-efficacy is usually more encouraged to engage in social interaction, even on SC sites. Therefore, the following hypothesis was postulated:

**H1:** Self-efficacy has a positive direct effect on individual intention to use SC.

Another individual personal factor related to the theory of social exchange is Trust, which is defined as the personal acceptance of other parties’ vulnerability concerning the capability to fit expectations (Beldad & Hegner, 2017). Due to the complexity of this construct, this study limits its definition and context by adopting Anaya-Sánchez (2020)’s description, which defines the concept as the extent to which members participating in SC consider and acknowledge the social interaction on the platform to be reliable and capable of helping them to achieve their objective in relation to transaction activity. For this study’s purpose, an individual’s trust is attached to the aspect used in establishing SC, including the trust towards the community, other members, information, and interaction (Molinillo et al., 2020). In relation to the social exchange theory, this factor is critical due to the uncertainty attached to its future payback and benefit in social activity (Yang, 2019) as well as the need to establish an active interaction in any specific relationship (Chen & Shen, 2015). This consideration led to the proposal of the following hypothesis:

**H2:** Trust has a positive direct effect on individual intention to use SC.

According to social exchange theory, another motivation to ‘invest’ in and become dedicated to SC is associated with familiarity. According to Chou & Hsu (2016), customers tend to be committed to a specific online site because they do not want to suffer the cost of starting over with new sellers; hence, they prefer to engage a product or service they already know. Therefore, this led to the use of habit as a factor, making people feel more familiar with a particular thing or act. Habit refers to “a repeated behavioral pattern that automatically occurs outside conscious awareness and contributes to the maintenance of habitual behavior” (Kim, 2012). Moreover, Wu et al. (2016) argued that a user’s willingness to interact with others in a specific site is mainly encouraged by the routine or habit developed in the related situation. This is also supported by Hsiao et al. (2016), that use habit as one of the predictors of intention. This, therefore, led to the formulation of the following hypothesis:

**H3:** Habit has a positive direct effect on individual intention to use SC.

Habit is formed when people conduct a specific behavior repeatedly, and for the continuous development of this act, Trust is considered as one of the determinants people keep performing a particular action (Yu et al., 2018). This argument is in accordance with the findings of Molinillo et al. (2020) that trust helps an individual to establish and stabilize interaction and relationship in a particular community, and this makes it an antecedent of repeated behavior leading to the formation of a habit. Therefore, this led to the formulation of hypotheses of indirect effect:

**H4:** Trust has a positive indirect effect on individual intention to use SC through the use of habit as a mediator.

## 2.4. Social Impact Theory and Social Experience

According to the Social Exchange Theory, an individual's intention to engage and share information in online settings increases with the existence of active social ties (Woisetschläger et al., 2011). Specifically, others' active presence encourages social interaction to obtain expected benefits such as social recognition and reputation. In the Indonesian context, this is also in accordance with individual social characteristics associated with the conformity to the standard of community or group to gain the expected benefit (Hofstede-Insights, 2019). Therefore, this study applied Latane's (1981) Social Impact Theory to explain the influence of social ties toward individual intention to use SC according to personal characteristics. The theory proposed three forms of social influence transferred from the source to the individual target, and they include Number, tie strength, and emotional.

The first aspect, Number, refer to the substantial amount of people conducting a specific act, which further influences others to follow the same action or decision (Osatuyi & Turel, 2019) through the concept of Perceived Herd behavior. This means that when individuals realize many of their friends or relatives use and participate in SC, they are also influenced to do the same (Handarkho, 2020b). Therefore, the following hypotheses were proposed:

**H5:** Perceived Herd behavior has a positive direct effect on individual intention to use SC.

According to Lee & Hong (2016), Perceived Herd behavior also increases individuals' trust and confidence toward specific actions because they have already been performed by a significant number of people. Furthermore, Hsiao et al. (2016) also believe the widespread use of certain social platforms makes them more familiar and habitually used due to an individual's tendency to relate and conform to others (Gan et al., 2017). Therefore, this study postulated Perceive Herd Behavior has an indirect effect on individual intention to use and participate in SC through personal characteristics such as Self-Efficacy, Habit, and Trust as follows:

**H6:** Perceived Herd behavior has a positive indirect effect on individual intention to use SC through the use of Self-Efficacy as a mediator.

**H7:** Perceived Herd has a positive indirect effect on individual intention to use SC through the use of habit as a mediator.

**H8:** Perceived Herd behavior has a positive indirect effect on individual intention to use SC through the use of Trust as a mediator.

The second aspect is Tie Strength, and this refers to the influence transmitted from other people where a bond is formed from the other with similar interests and understanding on certain entities (Wang et al., 2012). This usually occurs through social interactions and proximity with friends, relatives, and also strangers on online platforms. In the SC context, this communication facilitates an individual to learn and imitate other attitudes, behavior, or information through the interaction process through the concept of Informational Support. This term refers to the efforts to help others in SC by providing the information needed, such as advice, recommendations, and reviews to assist online commercial activity (Busalim et al., 2019). According to Shanmugam et al. (2016), this kind of support increases the intention to participate in SC, level of trust, and also aid the feeling of more connection to the community. Therefore, the following hypotheses were proposed:

- H9:** Informational Support has a positive direct effect on individual intention to use SC.
- H10:** Informational Support has a positive indirect effect on individual intention to use SC through the use of Self-Efficacy as a mediator.
- H11:** Informational Support has a positive indirect effect on individual intention to use SC through the use of Trust as a mediator.

The last aspect is Emotional, and this refers to the relationship formed based on the emotional value received through empathy, care, concern, and encouragement from others (Chen & Shen, 2015). In the SC context, this form is also referred to as Emotional Support, and it has been discovered to have the ability to encourage the development of a sense of belonging and trust in the community to enhance the intention to engage more with the platform (Shanmugam et al., 2016). Hence, the following hypotheses were postulated:

- H12:** Emotional Support has a positive direct effect on individual intention to use SC.
- H13:** Emotional Support has a positive indirect effect on individual intention to use SC through the use of Trust as a mediator.
- H14:** Emotional Support has a positive indirect effect on individual intention to use SC through the use of Self-Efficacy as a mediator.

Furthermore, three other moderating factors were used in this study, and they include Age, Gender, and Experience, and they were focused on the direct effect of Social Self-Efficacy, Trust, and Habit on Intention to use SC.

The proposed model is expected to explain customer intention in using SC from the individual's personal characteristics aspect, which is also influenced by social experience in the platform. In detail, this study postulated that user adoption in SC is mainly affected by community interactions in the platform, which makes the observation on the influence of social interaction aspects toward individual personal in SC adoption cannot be neglected, and it was used as a grounded to propose the theoretical model.

### 3. RESEARCH DESIGN AND METHODOLOGY

Online google form and offline self-administered questionnaires were distributed to a minimum of 400 Indonesian respondents that met the requirement to validate the proposed model of this cross-sectional time research. This Number was selected to achieve a 95% confidence level with 5% precision based on Israel's (2003) formula for the population size for more than 100,000 while the samples were selected using the purposive sampling method according to Neuman (2014) due to the unavailability of the sample frame. The instrument's questions were adopted from a prior study after the translation has been confirmed by several experts to be correct, understandable, and suitable for the context of the study. The definition of SC used was also added to ensure that participants understood and answered in line with this research's objective. For the purpose of suitability, the targeted participants were required to have an experience of at least one month with SC and age range between 18-24 based on the report from Greenhouse (2019), NapoleonCat (2019), and Wearesocial (2019) related to SC user in Indonesia. A factor analysis was used to ensure the validity and reliability of each indicator based on criterion used by Handarkho (2020c). Meanwhile, SEM analysis was conducted to examine direct, indirect, and moderating effects based on guidance provided by Kline (2016).

### 4. THEORETICAL MODEL AND MEASUREMENT

The theoretical model of this study is presented in Figure 1. Moreover, all the construct measurements are shown in Table 2, with each statement derived from prior studies.

Figure 1. Theoretical model

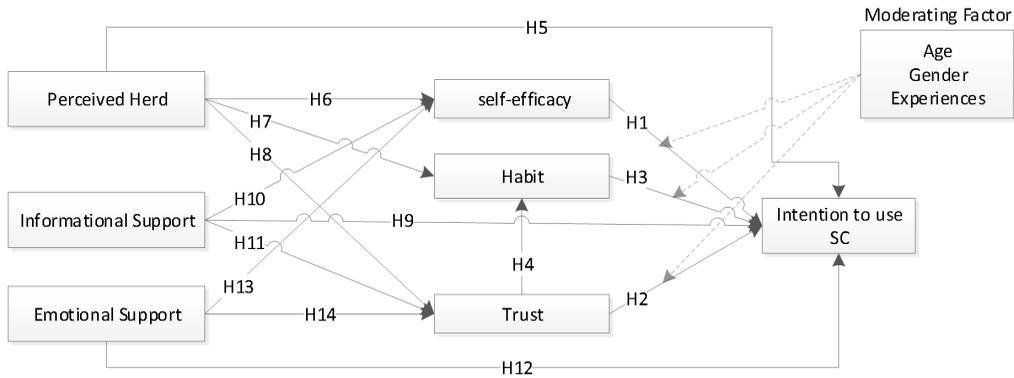


Table 2. Indicators and measuring instrument

Variable (Symbol)	Indicator	Measuring Instrument	Adopted from
Intention to Use (IU)	IU1	I think I will use SC	Shin (2013)
	IU2	I recommend others to use SC	
	IU3	I intend to continue using SC in the future	
Trust (T)	T1	I can talk freely to the members of SC commerce about product-related issues	Chow (2015)
	T2	I know most members of SC will do everything within their capacity to help other	
	T3	I know most members of this social commerce are honest	
Self-Efficacy (SE)	SE1	I can understand other people's feeling in SC	Yang et al. (2016)
	SE2	I can predict how others will react to my behavior in SC	
	SE3	I can anticipate others' reactions to what I do in SC	
Habit (H)	H1	I use SC without really thinking about it.	Wang et al. (2015)
	H2	The use of SC is part of my usual routine.	
	H3	The use of SC is a habit that I have gotten	
Perceived Herd (PH)	PH1	My decision to use SC is influenced by the Number of members of SC	Lee & Hong (2016)
	PH2	If I find that many of my acquaintances use SC, then I would be more willing to participate in SC	
	PH3	The more people use and engage in SC, the more preferable it is also to use and participate in SC	
	PH4	It is wise to adopt the choice of other users when deciding whether to use and participate in SC	
Informational Support (IS)	IS1	When I encountered a problem, some people on the SC would give me information to help me overcome the problem	Shanmugarm et al. (2016); Han et al. (2016); Lu et al. (2016)
	IS2	People in SC provides the information that I need	
	IS3	There are many other members sharing information regarding the product or service	
Emotional Support (ES)	ES1	When faced with difficulties, some people on the SC comforted and encouraged me	Shanmugarm et al. (2016);
	ES2	When faced with difficulties, some people on the SC expressed interest and concern in my well-being.	
	ES3	On SC, some people would offer suggestions when I needed help.	

## 5. DATA PREPARATION AND DESCRIPTIVE ANALYSES

### 5.1 Data Preparation

The valid feedback from 532 respondents was used to analyze the theoretical model, while an Exploratory Factor Analysis (EFA) was further conducted to check the construct's validity as indicated by each measurement loaded significantly only to the latent variable. Moreover, the equivalent reliability was tested using the value of Cronbach alpha based on the indicators used by Handarkho (2020c). The Average Variance Extracted (AVE) and Composite Reliability (CR) were also calculated to verify the convergent validity with the minimum result expected to be above 0.5 and 0.7 respectively. Lastly, discriminant validity was tested by ensuring all the square roots of AVE were more substantial than the correlations among other constructs.

The results indicate all the values of Cronbach's alpha coefficients presented in Table 3 were excellent for Self-Efficacy and Habit, good for Perceived Herd Behavior, Emotional Support, Trust, and Intention to Use, and acceptable for Information Support. Table 3 also shows that all indicators were loaded significantly only to the latent variable, and the values of CR and AVE displayed in Table 4 also verify the convergent validity of the data.

Table 3. Loadings, Cross-Loadings and Cronbach Alpha

Indicator	Perceived Herd	Self-Efficacy	Habit	Emotional Support	Trust	Intention to use	Informational support	Initial Eigenvalues	Cronbach Alpha
PH3	<b>.879</b>	.059	.032	.018	.034	.115	.066	<b>5.419</b>	<b>.886</b>
PH1	<b>.871</b>	-.019	.109	-.014	.008	.080	.036		
PH2	<b>.847</b>	.004	.021	.052	.060	.141	.017		
PH4	<b>.819</b>	.082	.040	-.004	.033	.075	.047		
SE2	.014	<b>.931</b>	.064	.117	.070	.073	.067	<b>3.067</b>	<b>.935</b>
SE3	.039	<b>.919</b>	.052	.113	.041	.110	.079		
SE1	.041	<b>.904</b>	.113	.125	.107	.106	.060		
H2	.072	.076	<b>.920</b>	.112	.054	.152	.011	<b>2.483</b>	<b>.911</b>
H3	.043	.095	<b>.898</b>	.078	.024	.182	.058		
H1	.036	.051	<b>.882</b>	.000	.027	.138	-.022		
ES1	.022	.121	.100	<b>.867</b>	.135	.017	.188	<b>2.063</b>	<b>.867</b>
ES2	.010	.144	.090	<b>.865</b>	.159	.059	.141		
ES3	-.005	.104	.009	<b>.793</b>	.093	.076	.248		
T3	.052	.037	.031	.088	<b>.883</b>	.056	.127	<b>1.751</b>	<b>.868</b>
T2	.025	.077	.051	.212	<b>.873</b>	.038	.076		
T1	.020	.089	.020	.067	<b>.854</b>	.059	.106		
IU1	.087	.073	.134	.039	.087	<b>.880</b>	.041	<b>1.557</b>	<b>.869</b>
IU3	.112	.115	.234	.061	-.005	<b>.850</b>	.108		
IU2	.122	.097	.118	.052	.074	<b>.837</b>	.113		
IS3	.008	.014	.056	.051	.134	.074	<b>.810</b>	<b>1.075</b>	<b>.736</b>
IS2	.044	.002	.013	.349	.122	.127	<b>.773</b>		
IS1	.068	.166	-.033	.197	.049	.051	<b>.720</b>		

Notes: Loading factors for each indicator exceeded 0.4 in magnitude and are associated with eigenvalues of at least 1

Table 4. Statistics of construct items

Construct	Indicator	Factor Loading	CR	AVE	Construct	Indicator	Factor Loading	CR	AVE
Perceived Herd	PH3	.879	0.915	0.730	Emotional Support	ES1	.867	0.880	0.709
	PH1	.871				ES2	.865		
	PH2	.847				ES3	.793		
	PH4	.819			Trust	T3	.883	0.903	0.757
Self-Efficacy	SE2	.931	0.941	0.843		T2	.873		
	SE3	.919				T1	.854		
	SE1	.904			Intention to Use	IU1	.880	0.891	0.732
Habit	H2	.920	0.928	0.810		IU3	.850		
	H3	.898				IU2	.837		
	H1	.882			Informational support	IS3	.810	0.812	0.591
				IS2		.773			
				IS1		.720			

The values of all the square roots of AVE in the diagonal element shown in Table 5 were higher than other correlations among the construct, and this means the discriminant validity of the data is verified.

## 5.2 Descriptive Analyses

The analysis of descriptive statistic shows the Personal characteristics of the respondent, including:

1. The respondents were majorly made up of the male gender as indicated by 59.4 percent, while 20-24 years was the highest percentage of age with 45.7 percent, followed by < 20 years with 39.5 percent.
2. The experience with SC was dominated by people with 1-3 years of experience, as indicated by 29.9 percent, followed by those with 3-5 years, as shown in the 29.9 percent recorded.
3. For SNS, Instagram and Facebook were the most popular platforms used by the respondents as observed with 54.9% and 19.2%, respectively.

Table 5. Correlations between constructs and square roots of AVE

Indicator	T	SE	IS	H	PH	ES	IU
Trust	<b>.870</b>						
Self-Efficacy	.185**	<b>.918</b>					
Informational support	.281**	.196**	<b>.854</b>				
Habit	.105*	.189**	.079	<b>.900</b>			
Perceived Herd	.092*	.092*	.118**	.138**	<b>.854</b>		
Emotional Support	.314**	.294**	.473**	.168**	.056	<b>.769</b>	
Intention to Use	.150**	.240**	.232**	.365**	.255**	.168**	<b>.856</b>

Generally, all these characteristics showed the respondents were qualified to be a part of this study, especially the aspect of the age range, which is in line with the 18-24 years compiled from NapoleonCat (2019), and Greenhouse (2019).

The descriptive statistical analysis was conducted to determine if the Skewness and Kurtosis values are according to the required figures less than 3 and 7 (Kline, 2016), respectively, to ensure the appropriateness of the theoretical model with SEM analysis, and the result showed the model is satisfactory for the technique. Moreover, due to the use of a 5-point scale in the measurement, a T-test analysis was conducted to observe the differences between the means of the variable with the neutral value of 3, and all the indicators were found to be significantly different except the Habit variable. This is because even though the respondents agreed the use of SC has already become their usual routine, they were unable to decide if its usage was a habit conducted without real thought.

Furthermore, the correlations among the variables also contains additional information to enrich the understanding of the findings. The observations include:

1. Older respondents with higher experiences believe the use of SC is a habit and usual routine and that the number of people conducting a particular behavior affects their intention to use the platform.
2. Significant positive correlations were found in all causal effects of the proposed model.

### 5.3 Direct and Indirect Effects

The results of the SEM analysis presented in Figure 2 indicate all the hypotheses of direct effect were accepted except **Hypotheses 2** (Trust → Intention to Use) and **12** (Emotional Support → Intention to Use). Meanwhile, for the indirect effect, three hypotheses were rejected, including **Hypothesis 6** (Perceived Herd→Self Efficacy→Intention to Use), **8** (Perceived Herd→ Trust→ Intention to Use), **10** (Informational Support →Self-Efficacy →Intention to Use), **11** (Informational Support→ Trust→ Intention to Use) and **14** (Emotional support →Trust→Intention to use).

**Note:** The causal effects in Figure 2 are presented in format: The value of unstandardized effect followed by its statistical significance at a level of 0.05, 0.01, and 0.001 represented by \*, \*\*, and \*\*\*, respectively; and NS that refers to not statistically significant. Meanwhile, the value in parentheses refers to the value of standardized effect followed by the interpretation of its magnitude (small (S) effect, medium (M) effects, and large (L) effects)

The results also showed that the values of the fit statistics for the theoretical model were satisfactory, according to Kline (2016) criterion, which presented in Table 6.

Figure 2 The results of SEM analysis

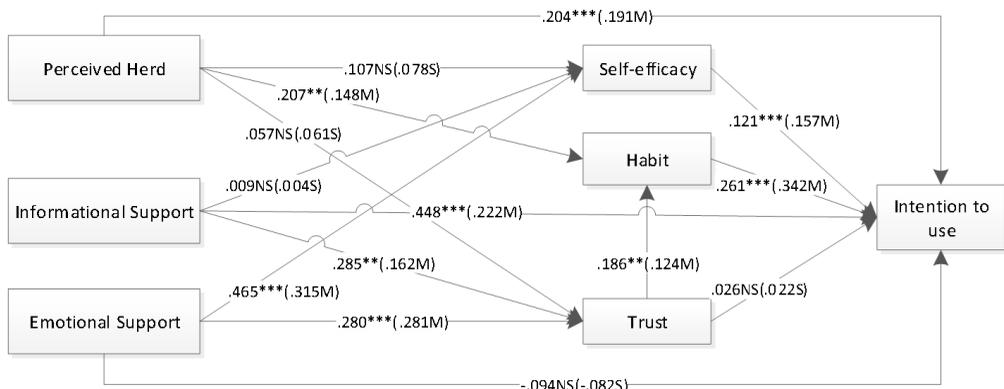


Table 6. Fit statistics for the theoretical model

Model	Sample Size	Normed Chi-square (NC) = $\chi^2/df$	RMR	GFI	AGFI	NFI	IFI	CFI	RMSEA
Theoretical Model	532	284.188/192 = 1.480	0.032	0.955	0.941	0.960	0.987	0.987	0.030
		R <sup>2</sup> : IU: .271; SE: .110; T: .166; H: .041							

Note: R<sup>2</sup> is the proportion of the variance explained by the variables that affect it.

### 5.4 Moderating Effect

For each moderating effect, the data were grouped into two categories based on the Personal characteristics of the respondents. The moderating effect of Age, Gender, and Experience on the direct determinant of dependent variables was analyzed using the technique provided by AMOS software called Multi-group analysis in accordance with Kline (2016). Therefore, the results in Table 9 showed the only Gender was found to have a significant moderating influence on the direct effect of trust on the intention to use and participate in SC. Correctly, the impact of Trust on the female respondents' intention to engage in the platform was discovered to be higher compared to their male counterparts.

Table 8 presents all the results of the SEM analysis, including the direct and indirect hypotheses, as well as the accepted and rejected casual effect.

Several indirect effects involving two mediators are also essential to be considered due to their significant results, as presented in Table 9.

## 6. DISCUSSION OF THE FINDINGS

The results showed all the hypotheses related to direct predictor of Intention to Use were accepted except for Trust and Emotional Support. For Trust, the possible reason for the rejection was associated with the Indonesian respondent's culture, which tends more towards collectivism than individualism (Hofstede-Insights, 2019). Moreover, the SC form in this study focuses primarily on the social interaction with a secondary focus on transactions; hence, Trust might not be a big concern because all the transactions are conducted outside of SC. The moderating analysis results also indicated the effect of trust on individual intention was only significant for females, and this in line with the research conducted by Riedl et al. (2010) that women and men differ in developing Trust in an online environment. However, through the use of exploratory analysis, it was found to have an indirect effect on intention through the use of habit as a mediator, and this means the variable makes people

Table 7. The result of moderating effects analysis

Moderator	Unstandardized Estimate	Statistical Significance	Standardized Estimate	Magnitude	Unstandardized Estimate	Statistical Significance	Standardized Estimate	Magnitude	Critical Ratios for Difference	Statistical Significance
Male (316)					Female (216)					
T-> IU	-0.061	NS	-0.055	S	0.183	*	0.15	M	2.154	*

**Table 8. The final results of the direct and indirect effect**

Hypotheses from the theoretical model	Total effect	Status in Model
Self-efficacy-->intention to use (H1)	.121***(.157M)	Accepted
Trust -->intention to use (H2))	Not Significant	Rejected
Habit -->intention to use (H3)	.261***(.342M)	Accepted
Trust-->Habit@Intention to Use (H4)	.048**(.042S)	Accepted
Perceived Herd -->intention to use (H5)	.204***(.191M)	Accepted
Perceived Herd -->Self-efficacy -->intention to use (H6)	Not Significant	Rejected
Perceived Herd -->Habit -->intention to use (H7)	.054**(.051S)	Accepted
Perceived Herd -->Trust -->intention to use (H8)	Not Significant	Rejected
Informational Support -->intention to use (H9)	.448***(.222M)	Accepted
Informational Support -->Self-efficacy -->intention to use (H10)	Not Significant	Rejected
Informational Support -->Trust -->intention to use (H11)	Not Significant	Rejected
Emotional support -->intention to use (H12)	Not Significant	Rejected
Emotional Support -->self-efficacy -->intention to use (H13)	.056***(.049S)	Accepted
Emotional Support -->Trust -->intention to use (H14)	Not Significant	Rejected

Notes: The statistical significance of indirect effects were determined using the heuristic by Cohen and Cohen (1983)

**Table 9. Additional Indirect effect**

Additional indirect effect	Total effect	Status in Model
Informational Support -->Trust -->Habit -->intention to use	.013**(.006S)	Accepted
Emotional Support -->Trust -->Habit -->intention to use	.013**(.012S)	Accepted

feel comfortable to repeatedly conduct some specific behaviors (Yu et al., 2018) which further leads to the development of the habit encouraging their intention to use and participate in the platform.

Meanwhile, emotional support was only found to have an indirect effect on the intention to use SC through the mediating effect of Trust, Habit, and Self-efficacy. This is in line with Lin et al. (2018) findings that this construct often contributes indirectly to a practical context such as through retrieval of information in an online environment, thereby affecting only the emotional than usage aspect. Furthermore, other factors from the Personal characteristics, Self-Efficacy, and habit were found to have a direct effect on the dependent variable, and this means confidence in the ability to involve in social interaction and the level of familiarity of individual acts or behaviors related to SC determines the intention to use and participate on the platform (Yang et al., 2016).

Concerning the social factor, both the Perceived Herd and Informational Support have a significant causal effect on the intention to use and participate in SC. This means the number of people involved directly impacts individual intention to join in the social interaction and an indirect effect through the mediating influence of habit. Furthermore, support from others in the form of ‘practical’ things such as advice, recommendation, or review was also found to have the ability to develop individual intention to use SC (Busalim et al., 2019). Meanwhile, the indirect effect of Informational Support on Intention was only proven through the mediating influence of Trust and Habit such that the quality of information assists the user to develop trust and habit toward SC, which further leads to the increase in their familiarity with the SC community (Shanmugam et al., 2016).

## 6.1 Theoretical Implications

The result successfully indicates the influence of social experience on the personal characteristics attached to individuals in relation to their intention to use SC. Their confidence level towards the ability to initiate and maintain social interaction with others is affected by the emotional value they receive through empathy, care, concern, and encouragement from others in the platform. Meanwhile, an individual's trust toward the reliability of community, members, information, and interaction occurring in SC is observed to be influenced by the informational and emotional support received and perceived. Lastly, the repeated behavior, which makes customers feel familiar to engage in the platform, was found to be supported by the number of people using and engaging in SC. Even though prior studies already observe constructs proposed in the theoretical model, the exploration of the extensive association between social experience on the personal element concerning individual intention to use SC has not been adequately addressed; therefore, it is considered as a contribution of this study because of the unavailability of prior research that explicitly discusses this topic extensively. Furthermore, the analyses focused on the direct, indirect, and moderating effects in order to have a significant contribution to the body of knowledge and enrich the understanding of individual intention behavior in Indonesian SC.

## 6.2 Practical Implications

It is possible to propose several practical implications by combining the results of both the direct and indirect effects. The most influential factor observed to have the best direct impact on individual intention was Informational Support; therefore, vendors, owners, or SC managers need to ensure useful and appropriate information is provided for their members. Moreover, discussions on the platform also need to be managed and directed to provide social interaction to attract other members to be involved due to the importance of membership activeness in an online community in determining sustainability (Yeon et al., 2019).

Furthermore, the habit was discovered to be the next influential factor affecting user intention. Specifically, a repeatedly conducted behavior pattern in SC leads to the familiarity of the user with the platform (Hsiao et al., 2016), and this has the ability to ensure the development of the intention to use and participate. Moreover, it was also found that the number of people (Perceived Herd) involved in SC interaction influences individual habits in accordance with the Indonesian culture that loves to conform to others' opinions or behavior. Therefore, the vendor can accentuate the collectivism existing on the platform in several ways, such as highlighting the reviews or feedback from other customers to show their involvement in social interaction. This action also has the ability to directly increase the intention users to be more involved in SC interaction as observed from the direct influence of the Perceived Herd on the dependent variable.

The next factor with influence is self-efficacy, and it refers to individuals' confidence in their ability to interact with others on the SC platform. Based on the indirect effect analysis, it is possible to enhance this variable through the emotional support from others on the platform; hence, it is essential a seller ensures the social interaction on the sites is healthy and supportive, and also avoid the negative communication that may cause the reluctance to participate. Lastly, the exploratory analysis showed trust has a significant influence on habit as a direct antecedent of intention to use and that it is possible to improve this variable through the use of informational and emotional support on the SC. Therefore, the maintenance of useful and supportive discussions in SC has the ability to develop the trust of users towards social interaction.

## 7. CONCLUSION, LIMITATION, AND FUTURE RESEARCH

In summary, the direct effects of Habit and Self-efficacy were acknowledged to be influencing user intention to use and participate in SC, while the trust was found to have an indirect impact on the

dependent variable. Furthermore, the social experience factors were discovered to have enhanced users' self-confidence in joining social interaction while Perceived Herd and Informational Support have both direct and indirect effects on individual intention. Meanwhile, emotional support was found only to have an indirect effect. Concerning the moderating effect, the results showed Gender was the only factor found to have a significant moderating influence on the direct impact of trust on the intention to use and participate in SC. Overall, this study highlighted the direct, indirect, and moderating effects to bring more insight towards the role of the Personal characteristics and social experience on individual intention to use and participate in SC, in an emerging country context, especially from the Indonesian perspective. This study is limited to the Indonesian respondents only, therefore, the findings can only be replicated to other societies with similar cultures and characteristics. Consequently, it is recommended future research conduct comparison and cross-cultural studies to bring more insight towards the use of SC.

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